INFORMATION DISCLOSURE STATEMENT

Applicant

Sandra Cotten et al.

App. No

10/814,814

Filed

March 31, 2004

For

PREPAID MONETARY CARD FOR

INCENTIVIZING RETURN CUSTOMERS

Examiner

Radu Andrei

Art Unit

4137

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application is a PTO/SB/08 Equivalent listing two (2) references to be considered by the Examiner.

This Information Disclosure Statement is being filed before the mailing date of a final action and before the mailing date of a Notice of Allowance.

CERTIFICATION UNDER 37 C.F.R.§ 1.97(e)(2)

I hereby certify that no item of information contained in this Statement was cited in a communication from a foreign Patent Office in a counterpart foreign application, or, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months months prior to the filing of this Information Disclosure Statement.

Thus, no fee is required as set forth in 37 C.F.R. § 1.97(c), however, the Commissioner is hereby authorized to charge any additional fees which may be required or to credit any overpayment to Account No. 11-1410.

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Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: July 1, 2008

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